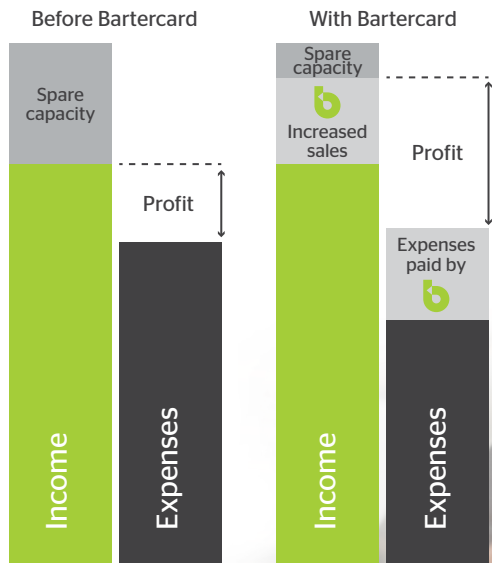


Bartercard is your partner in business

New customers, gain a competitive advantage and achieve financial success.

Bartercard provides business opportunities to members by converting unutilised trading capacity and excess inventory into business opportunities with new customers. We are New Zealand's leading business trading currency.



Simply put, Bartercard delivers new customers to fill a business's spare capacity, these new customers pay with Trade Dollars.

These Trade Dollars can then be used to offset cash expenses, therefore saving real cash.

Bartercard will assist you to:

- Gain new customers, who generate increased sales income
- Move excess stock or utilise downtime
- Free up cash to pay existing expenses increase cash flow from the introduction of new business.



One Trade Dollar is equivalent to one New Zealand Dollar for all accounting and taxation purposes.

Businesses can use or accept Trade Dollars if both parties in the transaction are Bartercard members. If a Bartercard member sells \$1,000 worth of goods or services to another member using Trade Dollars, that \$1,000 will go into the Bartercard balance of the seller to use at any other Bartercard member business in the future.

Bartercard works like a normal bank account or credit card, except that it is an alternative, electronic currency (Trade Dollars) that is exchanged between members to pay for their goods and services, with sales representing an asset or cash received, and a purchase representing a liability or cash paid.

Bartercard is and has been of substantial benefit to our business over those years. Rather than having to spend cash [on a café expansion], we were able to utilise our trade dollars on a range of products and services which were usual cash spends - these included tradesmen for R&M, equipment, packaging and packaging supplies, gift baskets and contents for gifts baskets. Without Bartercard, we would not have been able to achieve this. With the interest-free line of credit, we were able to pay for a large amount of the expansion costs on Bartercard.

Linda Bryan, Rococo Café/Cottage Fare Ltd

Getting the most out of Bartercard

1. Treat Bartercard business as a supplement to cash paying business.
2. Use Bartercard to move inventory/fill occupancy as business fluctuates to avoid discounting.
3. Bartercard is an excellent staff retention/reward system that can be used within fringe benefit rules.
4. Take advantage of Bartercard's vast member business ecosystem. Can't find a place to spend Trade Dollars? Your branch can source suppliers, goods and services within the ecosystem.
5. Use Bartercard to manage cash flow and make use of the interest-free line of credit so you can continue to make purchases even during times when cash flow has slowed.

**For more information about Bartercard, visit our website, or follow us on social.
For business tips, visit our website and go to 'Resources' to download our free eBooks.**

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